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TO: Commissioner for Patents ATTENTION: James Trammel

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Number of pages to follow: 20

RE:

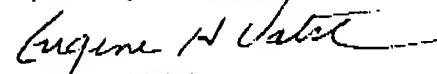
Group Art Unit: 3621  
Examiner: Backer, F.  
Ser. No.: 09/833,390

Documents following:

- (1) PTO/SB/21 Transmittal Form
- (2) Amendment After Final Under Rule 116, Reply to Office Action and Request for Reconsideration

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Respectfully submitted,



Eugene H. Valet

Dated: 12 Aug 2003

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PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission  Attorney Docket Number Application Number Filing Date First Named Inventor Group Art Unit Examiner Name Attorney Docket Number 

## ENCLOSURES (check all that apply)

Fee Transmittal Form  
 Fee Attached  
 Amendment / Reply  
 After Final  
 Affidavits/declaration(s)  
 Extension of Time Request  
 Express Abandonment Request  
 Information Disclosure Statement  
 Certified Copy of Priority Document(s)  
 Response to Missing Parts/ Incomplete Application  
 Response to Missing Parts under 37 CFR 1.52 or 1.53

Assignment Papers (for an Application)  
 Drawing(s)  
 Licensing-related Papers  
 Petition  
 Petition to Convert to a Provisional Application  
 Power of Attorney, Revocation  
 Change of Correspondence Address  
 Terminal Disclaimer  
 Request for Refund  
 CD, Number of CD(s) \_\_\_\_\_

After Allowance Communication to Group  
 Appeal Communication to Board of Appeals and Interferences  
 Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)  
 Proprietary Information  
 Status Letter  
 Other Enclosure(s) (please identify below):

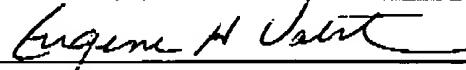
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## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name

Eugene H. Valet, Reg. No. 31435

Signature



Date

12 August 2003

## CERTIFICATE OF MAILING

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1 AFTER FINAL COMMUNICATION  
2 I hereby certify that this correspondence is being transmitted by facsimile to (703) 746-5534.  
3 Date of Transmission: AUG 12 2003  
4 By: Eugene H. Valet Eugene H. Valet

74/C  
(NB)  
8/30/03  
me

5  
6 PATENT APPLICATION DOCKET NO. CRT044US

7 IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

8 GROUP ART UNIT: 3621

9  
10 EXAMINER: Backer, Firmin

11  
12 INVENTOR(S): Triola, C.R.

13  
14 SERIAL NO.: 09/833,390

15  
16 CONF. NO.: 3769

17  
18 FILED: April 11, 2001

19  
20 SUBJECT: Method and Apparatus for Processing Escrow Transactions

21  
22 AMENDMENT AFTER FINAL UNDER RULE 116

23 REPLY TO OFFICE ACTION AND REQUEST FOR RECONSIDERATION

24  
25 UNDER GRANTED PETITION TO MAKE SPECIAL

26  
27 TO: THE COMMISSIONER FOR PATENTS

28  
29 INTRODUCTORY COMMENTS:

30  
31 This paper is filed in reply to the FINAL Office Action issued on 07/28/2003 with respect to the  
32 above-referenced application. No new matter is added to the application by the amendments  
33 made hereinafter. Applicant hereby requests reconsideration based on the following  
34 amendments and remarks regarding objections and rejections enumerated in the Office Action.  
35 In accordance with the notice "REVISED AMENDMENT PRACTICE: 37 CFR 1.121 CHANGED,  
36 effective July 30, 2003, the MPEP and 37 CFR, following are:

37  
38 (A) INTRODUCTORY COMMENTS,  
39 (B) AMENDMENTS TO THE SPECIFICATION,  
40 (C) AMENDMENTS TO THE CLAIMS,  
41 (D) REMARKS, including DRAWING AMENDMENTS, if any.

S/N. 09/833,390  
Applicant Docket No. CRT044US  
Amendment AF2

## 1       (A)    INTRODUCTORY COMMENTS

2           The Final Office Action's paragraphs 1-15 are a verbatim reiteration of the prior Office  
3           Action's para. 4-18. Applicants' prior response, mailed April 1, 2003, provided extensive,  
4           substantive arguments against the sole cited reference, U.S. Pat. No. 6,304, 860 (Martin et al.).  
5           Applicant now further respectfully disagrees with the entire remaining section of the pending  
6           Final Office Action entitled "Response to the Arguments," Page 6, para. 16. It is applicants'  
7           opinion that it is by its own words telling that there is still a misunderstanding of "real estate  
8           escrow transactions," the fundamental problem being addressed by the applicants' invention  
9           which is no way ever addressed by Martin et al. Particularly, the applicant wishes to further  
10          illuminate the issue and advance prosecution in reply to the Office's Response conclusory  
11          statement:

12           "There is absolutely no confusion here, the impounded escrow is being managed by the  
13           loan servicer and such interpretation is valid. Therefore, Martin et al. provided evidence  
14           of a manage escrow account." Final Office Action, page 7, about line 8 et seq.

15           The Remarks made hereinafter address what is actually an apparently unrecognized  
16           fundamental failure of the Martin et al. patent to provide such evidence. Amendments made  
17           herein are made in the spirit of clearing up the confusion and advancing this application to  
18           allowance. As will be made clear by the Remarks, the Amendments entered are not based on  
19           any teaching by Martin et al. The Remarks below are supplemental to prior arguments to aid  
20           the Examiner in understanding the clear evidentiary distinctions between Martin et al. and the  
21           present invention, as set forth by the remaining claims after entry of the proffered amendments,  
22           infra. No new matter has been added. No material has been added to the claims from the  
23           specification by said amendments; thus, no new issues are raised by the amendments.

S/N. 09/833390  
Applicant Docket No. CPT044US  
Amendment AF2